



**facts**  
*on*  
**financial  
aid**

**WESTERN OREGON**  
**UNIVERSITY**



## FACTS ON FINANCIAL AID: 2011 - 2012

Please note: While the information in this publication is as accurate and up-to-date as possible and is in accordance with the latest federal and state guidelines, some dollar amounts and regulations are subject to change and may affect current policies and procedures.

### How do I pay for college?

Financial aid is based on the philosophy that the responsibility

for financing your education rests primarily with you and your family. Students and families may apply for grants, loans, and/or part-time employment to supplement their resources.

### How and when do I apply?

To be considered for federal and state financial aid at WOU, you must complete the Free Application for Federal Student Aid (FAFSA). The fastest, most accurate way to complete the FAFSA is online at [www.fafsa.gov](http://www.fafsa.gov). Students needing to complete a paper version of the FAFSA may print a copy from the [www.fafsa.gov](http://www.fafsa.gov) website or contact the FAFSA processor at 1-800-4FED-AID for a paper FAFSA to be mailed.

In order to be considered for the maximum number of aid programs, your FAFSA should be mailed or submitted so that it reaches the Federal Processing Center by WOU's **March 1, 2011 priority date**. The earliest you may submit your FAFSA for the 2011-12 school year is January 1, 2011. You may apply for aid using estimated financial information and make corrections when taxes are actually filed.

You may apply for aid after the March 1 priority date, but Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan, Federal Work-Study (FWS) Program, and the Western Oregon University Tuition Grant funds may no longer be available at WOU. You must complete and file a new FAFSA each year to determine aid eligibility.

You will be notified by email or U.S. mail when your FAFSA is processed and your Student Aid Report (SAR) is available. The SAR will summarize your FAFSA answers and explain how to make corrections to the information if you provided estimated or incorrect information. You should receive your SAR from the federal processor within four weeks of filing the FAFSA. You may request a duplicate or paper SAR by calling the federal processor at 1-800-4FED-AID.

### How do I make corrections if I file using estimated information?

Corrections must be made to any information that was estimated or filed in error when applying for federal aid. WOU may require you to verify any information on your FAFSA. Corrections may be made by the student or the school. The information can be corrected electronically or you can mail the corrected Student Aid Report (SAR) to the federal processor.

The household size and/or the number of family members in college can be updated **only** at the time of verification. Asset information cannot be updated. The asset value is to be reported as of the date of the original FAFSA application.

### Who is eligible to receive federal financial aid?

To qualify for federal financial aid you must:

- Be a U.S. citizen or an eligible non-citizen.
- Have a valid Social Security Number.
- Have a high school diploma, an associate's degree, a General Education Development (GED) Certificate, a passing score on an approved examination or have satisfactorily completed six credits of college credit that are applicable to a degree or certificate offered by WOU without receiving federal aid for those six credits. GED tests are available at local community colleges.
- Be registered with the Selective Service, if required.
- Be formally admitted to WOU and be admitted and enrolled in a degree or certificate program, or be taking required preparatory course work for admittance into a degree or certificate program. Students working toward a teaching endorsement only are not eligible for federal aid.
- Meet federal financial aid guidelines concerning convictions regarding the sale or possession of illegal drugs.
- Be making satisfactory academic progress.
- Not be in default or owe a refund on a federal student grant or federal student loan.
- Have a valid, federally calculated expected family contribution (EFC) on file with WOU's Financial Aid Office. The EFC is determined by a formula established by the U.S. Congress.
- Submit all required paperwork (signed award letter, etc.) before the end of the enrollment period.

### How is my "need" or "eligibility" determined?

Your financial aid eligibility is based on a number of factors. The following formula is used to determine your need:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ = \text{Student's Financial Need} \end{array}$$

## I. Cost of attendance

The cost of attendance (or budget) is established at WOU. Budgets are based on tuition and fees, expenses for meals and housing, books and supplies and miscellaneous personal expenses. Part of your budget is established according to the following factors:

- Whether you pay resident, nonresident or Western Undergraduate Exchange (WUE) tuition.
- Whether you pay undergraduate, graduate or reduced tuition rates (e.g. staff rates).
- Whether you live on or off campus or with your parents.
- Whether you attend full time, 3/4, 1/2, or <1/2 time.
- Whether you have additional costs that you have requested to be added to your budget. In some instances, expenses such as commuting, childcare, study abroad or computer costs may be added to your budget. More information on the WOU estimated student budget can be found at [www.wou.edu/financialaid](http://www.wou.edu/financialaid).

## II. Expected Family Contribution (EFC)

Your family contribution is based on the 2010 income and assets as listed on your FAFSA. The need analysis system is a method of evaluating a family's ability to meet educational expenses and is determined by federal formulas established by the U.S. Congress. The family contribution may be adjusted for the number of family members (other than parents) attending an eligible college at least half time for at least one term and working toward a degree or certificate.

### How is my aid package determined?

It is the policy of the WOU Financial Aid Office to provide you with a financial aid package to meet your calculated eligibility whenever possible. Providing you with financial aid to the full extent of your eligibility is contingent upon federal, state, and institutional funding and individual aid program limits.

Before your financial aid eligibility is determined, your file must be complete. If you are selected for verification, copies of signed federal tax forms, W-2s and a verification worksheet will be required. Other documentation may be requested upon review of the file.

Aid applicants are rank ordered based on level of expected family contribution. Those students whose FAFSAs are received by the federal processor by March 1, whose files are complete, and who have applied for admission to WOU are awarded first. By completing the FAFSA, you have applied for the following:

## I. Grants

- A. Federal Pell Grant:** For 2010-2011, this grant ranged from \$1,176 to \$5,550 per year.
- B. Federal Supplemental Educational Opportunity Grant (FSEOG):** Funds are awarded to students with the greatest financial need who meet WOU's priority deadline. Students must be Pell eligible to qualify for this grant.

**C. Federal TEACH Grant:** Available to WOU education and pre-education majors. The grant amount is up to \$4,000 annually and is not based on financial need. Students who receive a federal TEACH Grant must complete a service obligation by serving as a highly-qualified teacher in a designated high-need field at a low-income school for four years within eight years of completing a TEACH Grant eligible program. Failure to complete teaching service will result in the TEACH Grant being converted to an unsubsidized Stafford loan with retroactive interest. Separate application is required and available at [www.wou.edu/teachgrant](http://www.wou.edu/teachgrant).

**D. Oregon Opportunity Grant:** This state grant is available to Oregon resident students attending Oregon colleges. Awards are renewable for up to 12 terms contingent upon your continued eligibility.

**E. Western Oregon University Tuition Grant:** Limited funds available for Oregon resident students demonstrating financial need. Students whose tuition is paid by outside agencies or other tuition fee remissions are not eligible.

## II. Federal Work-Study (FWS) program

FWS is available to eligible undergraduate and graduate students. Graduate students interested in FWS may petition the Financial Aid Office for this aid type. FWS is not automatically awarded to graduate students. The FWS Program provides funds for employing students who qualify for part-time jobs either on campus or off campus. The amount that you earn is limited to the amount that appears on your award offer. You will receive an hourly wage based on the type of work you do, your skills and your experience. You can work a maximum of 20 hours per week except during vacation periods when up to 40 hours per week is allowed. You will be paid monthly based on the number of hours you worked in the pay period. It is your responsibility to locate a job. You are not guaranteed a job or that you will earn the total work-study amount listed on your award offer. FWS job openings are posted online at [www.wou.edu/jobs](http://www.wou.edu/jobs).

**Community Service Work-Study positions:** Federal Work-Study can be used in such community service areas as health care, childcare, literacy training, education (including tutorial services), welfare, social services, transportation, housing and neighborhood improvement, public safety, crime prevention and control, recreation, rural development, and community improvement. Using work-study in this way allows students to work in direct service roles with their local community and still earn money. If you are eligible for Federal Work-Study, we encourage you to look at the opportunities available to you, or develop your own job. If you know of a community or social agency that may want to participate in the off-campus Federal Work-Study Program, contact the Service Learning and Career Development Office at 503-838-8432.

### III. Loans are available to undergraduates and graduates

**A. Federal Perkins Loan:** The Federal Perkins Loan is a need-based, university-administered federal loan with a five percent interest rate. No interest is charged while the student is enrolled in school at least half-time. Repayment begins nine months after graduation, withdrawal or a drop below half-time enrollment. Payment amounts and repayment duration depend on the total amount borrowed, but the minimum monthly payment is \$40 and the maximum repayment term is 10 years. The WOU Business Office administers the repayment, deferment options and provides information about the possible cancellation of Federal Perkins Loan debt. Perkins loan borrowers are required to sign a Master Promissory Note and complete Entrance Loan Counseling. More information about the Federal Perkins Loan can be accessed at <http://studentaid.ed.gov>.

**B. Federal Direct Loan Program:** The Federal Direct Loan Program makes loans to students and parents directly from the U.S. Department of Education. To be eligible for a Federal Direct Loan, students must be enrolled at least half-time. Direct Loan borrowers will be required to sign a Master Promissory Note (MPN) prior to disbursement of funds. Student borrowers must also complete entrance loan counseling when accepting their first Federal Direct Loan at WOU. Entrance loan counseling is provided online at [www.studentloans.gov](http://www.studentloans.gov), or at the Financial Aid Office.

The federal maximum loan is based on the student's year in school, academic program and dependency status. Loan maximums currently range from \$5,500 per year for a dependent freshman student to \$20,500 per year for a graduate student. You will be offered the maximum student loans for which you qualify within your WOU cost of attendance. Not all applicants qualify for the maximums. The total Federal Direct Loan (subsidized, unsubsidized and additional unsubsidized) plus other financial assistance cannot exceed the cost of attendance. Seniors in their last year of attendance at WOU may only receive a prorated amount of their student loan eligibility if they attend less than three terms or less than full time.

Student Stafford loan payments are deferred until six months after you cease to be enrolled at least half time. The maximum Federal Direct Loan debt for a dependent undergraduate is \$31,000. The maximum loan debt for an independent undergraduate is \$57,500. The maximum for graduate study including undergraduate debt is \$138,500.

An origination fee will be deducted from the loan proceeds for Federal Direct Stafford loans. To learn more about Federal Direct Loans, including current origination fees and interest rates, visit the U.S. Department of Education financial aid Web site at <http://studentaid.ed.gov>.

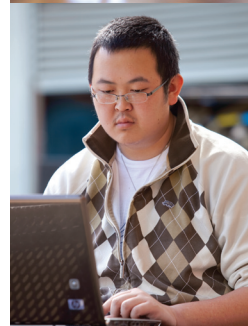
**1. Federal Direct Subsidized Stafford Loan:** The Federal Direct Subsidized Stafford Loan is a need-based federal loan with a fixed interest rate. If you are eligible for a Federal Direct Subsidized Stafford Loan, the federal government pays the interest while you are in school at least half time, during your grace period and during deferments.

**2. Federal Direct Unsubsidized Stafford Loan:** The Federal Direct Unsubsidized Stafford Loan is a federal loan with a fixed interest rate. Interest accrues on the Federal Direct Unsubsidized Loan while you are in school and during the six-month grace period before repayment begins.

**3. Federal Direct Parent PLUS Loan:** The Federal Direct Parent PLUS Loan is a federal loan with a fixed interest rate. This loan is available to parents of dependent undergraduate students. Parents must pass a credit check. Repayment begins within 60 days after the final disbursement of the loan. You may qualify for an in-school deferment. More information can be found at [www.studentaid.ed.gov](http://www.studentaid.ed.gov). The loan maximum cannot exceed the total cost of attendance (budget) minus any other financial aid received. Estimated PLUS loans will be included in the financial aid award for eligible dependent students. An origination fee will be deducted from the loan proceeds for the Federal Direct PLUS loan.

**4. Federal Direct Graduate PLUS Loan:** The Federal Direct Graduate PLUS Loan is a federal loan with a fixed interest rate available to students admitted and enrolled in a graduate program who have eligibility for additional funding after receiving Stafford loans and any other financial assistance. Students must pass a credit check. Repayment begins within 60 days after the final disbursement of that loan's academic period (student may qualify for in-school deferment). The borrower is charged an origination fee. The loan maximum cannot exceed the total cost of attendance (budget) minus any other financial aid received (including any subsidized and unsubsidized Federal Direct Loans the student is receiving).

If you decide to accept a loan, you are making a commitment to repay it. Loan counseling sessions are required to help you understand your loan obligations. Students receiving the Federal Direct Stafford Loan or graduate PLUS loan for the first time at WOU must complete an entrance loan counseling session on the Web at [www.studentloans.gov](http://www.studentloans.gov). Refer to the 2011-2012 Funding Education



Beyond High School: The Guide to Federal Student Aid ([www.studentaid.ed.gov/guide](http://www.studentaid.ed.gov/guide)) for all deferment and/or cancellation options available. Loan exit counseling is also required when students leave WOU and is provided at the Financial Aid Office or on the Web at [www.nsls.ed.gov](http://www.nsls.ed.gov).

#### IV. Other aid

- A. Presidential and Provost scholarships:** WOU offers many institutional scholarships to qualified applicants. Most scholarships for new WOU students are awarded automatically at the time of admission based on academic performance. To be most competitive for scholarships, new students should check scholarship deadlines annually at [www.wou.edu/scholarships](http://www.wou.edu/scholarships).
- B. WOU General scholarships:** Students may complete the WOU General Scholarship application to be considered for many institutional and WOU Foundation Scholarships. Awards are based on factors such as academics, activities, essay quality and other criteria. The WOU General Scholarship application is available online at [www.wou.edu/scholarships](http://www.wou.edu/scholarships). Check the website for deadlines.
- C. Diversity Commitment Scholarship:** At WOU, we believe a diverse campus community will improve the overall quality of education our students receive by offering a mix of experiences, opinions and viewpoints. We are committed to recognizing and supporting outstanding students from all ethnic, cultural, educational and economic backgrounds. The application is available online at [www.wou.edu/scholarships](http://www.wou.edu/scholarships). Check the website for deadlines.
- D. Departmental scholarships:** These scholarships have varying deadlines and requirements. Access the WOU Scholarships Web page at [www.wou.edu/scholarships](http://www.wou.edu/scholarships) for more information on departments who may offer scholarships.
- E. The Western Undergraduate Exchange (WUE) tuition rate:** Offers students from participating states the chance to enroll at a special reduced tuition level - 150% of resident tuition. Students eligible for the WUE tuition rate will be automatically notified of this award after admission to the university. Contact the Admissions Office (1-877-877-1593) for more information about the WUE tuition rate.
- F. The Oregon Student Assistance Commission (OSAC) Scholarship Program:** This scholarship workbook for Oregon residents is available from the WOU Financial Aid Office or at the OSAC Web site: [www.getcollegefunds.org](http://www.getcollegefunds.org). The deadline for this application is March 1.

#### Financial aid award letter

After the financial aid counselor reviews your file and your aid package has been determined, you will receive an award letter from WOU's Financial Aid Office, stating the types and amounts of financial aid you are eligible to receive. You need to read the conditions of the award on the back of the award letter and return one signed award letter to the Financial Aid Office. You will have a three-week period in which to sign and accept or decline the aid offer. Failure to return a signed award letter within the given time may result in cancellation of your aid without further notice.

Forms for processing and/or revising your financial aid can be obtained from the Financial Aid Office or online at [www.wou.edu/financialaid](http://www.wou.edu/financialaid).

#### Revisions

If you want your financial aid package revised, you may indicate that on the back of your award letter. Your request will be reviewed by a financial aid counselor and you will receive a response as quickly as possible. Changes take time and funds are limited. You may request revisions at any time during the academic year. Aid offers may be adjusted during the year by the Financial Aid Office due to factors such as changes in federal regulations or insufficient federal, state or institutional funding.

If you choose to decline your loans, you may do so in writing at any time up to the time of disbursement or you may choose to repay your loans at any time.

#### Full-time or part-time attendance

Full-time attendance for financial aid purposes at WOU (for every term including summer session) is at least 12 credits if you are an undergraduate or post-baccalaureate, or 9 credits if you are a graduate student. If you plan to attend school less than full time, notify the Financial Aid Office and indicate the number of credits you plan to take each term during the academic year.

To receive assistance from the Federal Direct Loan program, you must be at least a half-time student (6 credits per term for undergraduate or post-baccalaureate students and 5 credits per term for graduate students).

If you are eligible for a Federal Pell Grant, it will be prorated in accordance with the Federal Pell Grant payment schedule for part-time attendance. Students attending less than half time may be eligible for the Pell Grant.

#### Summer session

Summer session is considered the last quarter of the academic year for financial aid purposes at Western Oregon University. Full-time summer session attendance is the same as any other term: 12 credit hours for undergraduate and post-baccalaureate students, and 9 credit hours for graduate/master's students. Summer session aid is awarded

during winter or spring terms after a student completes a summer request form.

### Outside resources

Additional resources (such as outside scholarships, stipends, tuition remissions, vocational rehabilitation benefits, etc.) must be reported to the Financial Aid Office so that any necessary adjustments can be made. Additional resources must be reported to avoid an over-award situation whereby financial aid repayment could be required.

### Special circumstances

If your family financial circumstances have changed (such as divorce, separation, death, or loss of income, etc.) since you have filed your FAFSA, or if you have unusual circumstances that would make you independent even though none of the independent criteria listed on the FAFSA apply to you, contact the Financial Aid Office, and your financial aid may be re-evaluated.

### Adjustments to your budget

You may request an adjustment to your budget in writing at any time by completing the Additional Educational Expense Form. This form must be completed each year if you want your budget adjusted. A financial aid counselor may adjust your budget to include items that are directly related to meeting your educational expenses, such as:

- Childcare expenses for the student that are not covered by an outside person or agency.
- Extra costs related to a student's disability not covered by another agency.
- Commuting expenses when the student does not live in Monmouth/Independence or is commuting to a practicum, internship or student teaching site.
- Computer expenses that may be allowed once in a student's academic career at WOU.

### What other programs are eligible for aid?

If you wish to participate in any of the following programs, please contact the Financial Aid Office.

### Study Abroad programs/National Student Exchange

Financial aid may be available for students participating in a WOU approved study abroad or National Student Exchange program.

### Distance education through WOU

There are some distance education programs at WOU that qualify for federal student financial aid.

### Fire Service Administration (FSA) program

FSA program dates and budgets used to determine your financial aid eligibility may differ from the standard WOU budget.

### WOU staff rates/transfer of staff rates

The budget used to determine your financial aid eligibility will differ from the standard WOU budget. See the Office of Human Resources for more information.

### Dual enrollment with Chemeketa Community College

Eligible students may combine credits with Chemeketa Community College for financial aid purposes. Applications are available at the Financial Aid Office.

### How is my financial aid disbursed?

Your award is divided into three equal portions and released to you at the beginning of each term during fee payment. Financial aid that is not available during fee payment will be disbursed in the Business Office later during that term. Your aid must first pay for your tuition and fees and other institutional charges for the current term.

If a student account is not paid in full by the end of the first week of classes, regardless of the reason, interest and service charges will be assessed. Contact the WOU Business Services Office at 503-838-8201 for information about paying your bill.

If the amount of financial aid exceeds the institutional charges, a refund will be prepared to the student (or parent if requested on the PLUS loan application).

If you have been awarded Federal Work-Study (FWS), it is your responsibility to obtain a work-study job in order to earn the amount awarded. For assistance with the availability of job openings, contact the Service Learning and Career Development Office located in the Werner University Center. Your paycheck is disbursed at the end of the month from the Payroll Office based on the number of hours you worked during the pay period.

All new student employees must complete federal I-9 verification with the Payroll Office within the first three business days of hire. The I-9 verification establishes your identity and employment eligibility.

Students may not receive financial aid at two institutions for the same term. Students who do receive financial aid at two institutions during the same term may be billed for their financial aid.

### What are the grade requirements to be eligible for financial aid?

As a federal and/or state financial aid recipient, you are expected to maintain satisfactory academic progress and complete your degree requirements or educational objectives in a timely manner according to federal financial aid regulations and institutional and office policies. You must meet Western Oregon University's (WOU) academic requirements outlined in the WOU Catalog and comply with WOU's financial aid academic requirements. The Financial Aid Office monitors each financial aid recipient's academic progress at the end of every term. WOU scholarships and

some federal grants may have more stringent requirements and are monitored separately.

Letter grades of F, W, NC, I, X, and AU do not apply toward the satisfactory completion of the credit hour minimums. You may not use credits by exam (credits earned by challenging an individual course) or College Level Examination Program (CLEP) credits to meet the minimum credit requirements. You may not receive financial aid to retake a class for which you received an incomplete unless there are exceptional circumstances.

It is the responsibility of the financial aid recipient to know the satisfactory academic progress at requirements at WOU. You should go to the WOU Financial Aid Office web page: [www.wou.edu/financialaid](http://www.wou.edu/financialaid) or refer to the 2011-2012 Satisfactory Academic Progress document for the current policies.

### If I have to withdraw from school during a term, what do I do?

You must complete the required paperwork available from the Registrar's Office on the first floor of the administration building. If you are eligible to receive a refund and you are a financial aid recipient, some or all of that refund will be returned directly to the aid programs. By withdrawing from WOU, you may be required to repay a portion of your financial aid disbursement. If you withdraw you must petition the Financial Aid Office to be considered for financial aid in subsequent terms. You must have attended classes to be eligible to receive federal financial aid. Non-attendance means a total repayment of all federal aid received for that term. Please refer to Return of Title IV Aid policies in the WOU catalog.

You are also required to complete loan exit counseling if you received a federal loan while attending WOU. Exit loan counseling is available by appointment or online at [www.nslsds.ed.gov](http://www.nslsds.ed.gov).

### Rights

- You have the right to expect that your financial aid eligibility will be determined in an equitable manner consistent with federal regulations and institution policies.
- If you are eligible for aid, you have the right to be considered for those programs for which you qualify, as long as money is available.
- You have the right to receive complete information about how your financial aid eligibility was determined.
- You have the right to obtain full information about financial aid programs and pertinent regulations, policies and procedures.

- You have the right to receive information about your debt burden as a result of receiving loans.
- You have the right to receive information about monthly and total repayment options available as well as debt management strategies.
- You have the right to expect that your financial records, your parents' financial records and your award information are kept confidential in accordance with the Federal Privacy Act of 1974.
- You have the right to expect notification of your financial aid offer and any adjustments to it.

### Responsibilities

When you sign your award letter, you agree to fulfill your obligations as a financial aid recipient. Read carefully the terms on the reverse side of your award letter and this publication. It is your responsibility to be aware of your obligations and rights.

- It is your responsibility to report additional resources such as other financial assistance. If the receipt of additional resources results in an over-award (financial aid and resources exceed your need or the cost of attendance), you may be required to repay a portion of your financial aid received and financial aid for subsequent terms may be reduced.
- You are responsible for supplying complete and accurate information used to determine your aid eligibility.
- You must maintain satisfactory academic progress.
- You must be formally admitted to WOU and be admitted and enrolled in a degree or certificate program, or be taking required preparatory course work for admittance into a degree or certificate program.
- You must notify the Financial Aid Office if you are enrolled in a WOU program that is not on campus.
- You must not have borrowed in excess of any Title IV loan limits.
- If you withdraw from school, you must notify the Financial Aid Office in writing. You may be expected to repay a portion of the financial aid disbursed to you after paying tuition and fees (refer to the withdrawal information available from the Financial Aid Office).
- You are responsible for reporting any change in your enrollment status.
- When you have signed a promissory note for a loan, you are responsible for informing your loan servicer of changes in your name, address, Social Security Number and graduation date. You must inform your loan servicer if you transfer to another school, withdraw from school or drop below half time in any term.
- If you are borrowing from the Federal Direct Stafford Loan, graduate PLUS loan or Perkins loan programs for the first time at WOU, you must complete loan counseling.



- If you are awarded Federal Work-Study, it is your responsibility to find and apply for a work-study job. If you accept a Federal Work-Study position, you are expected to perform the work in a satisfactory manner.
- You must sign a Statement of Educational Purpose (included on the FAFSA) declaring that any aid funds received will be used for expenses related to attendance at WOU and that you owe no refund nor are you in default of any aid received for attendance at any institution.

### Are there any tax credits available to students or those that pay the student's tuition?

In an effort to make college more affordable, Congress has created some higher education related tax credits and deductions. These credits and deductions have limitations. Contact the IRS ([www.irs.gov](http://www.irs.gov)) or your accountant for additional information.

### Can I deduct my student loan interest?

If you paid interest on a qualified student loan, you may be able to deduct a portion of that interest. Contact the IRS ([www.irs.gov](http://www.irs.gov)) or your accountant for further information.

### Do I have to claim my aid as taxable income?

In some cases, part of your financial aid may be considered taxable income. Contact the IRS ([www.irs.gov](http://www.irs.gov)) or your accountant for further information.

Work-study wages can be taxed and are subject to IRS taxable income levels. Contact the IRS ([www.irs.gov](http://www.irs.gov)) or your accountant for further information.

### What other payment options are available?

Every WOU student will sign a Revolving Charge Contract with the Business Services Office. You may defer payment of school charges after applying your financial aid. You will be charged a minimal fee each term to use the plan if anything less than full payment of your account is remitted. All charges that you incur at WOU are covered under this plan. These include tuition and fees, housing and meals, library fines, health service, parking fines, etc. Past term debts must be paid prior to release of current term aid. All financial aid will be applied to any amount due to WOU for the current term before any monies will be released to you at the time you pay your tuition. Any unpaid balance will accrue interest until paid.

If you do not have enough financial aid or personal resources to pay your first third of your account balance, you can apply for a short-term deferment. A short-term deferment is required to avoid late fees if you cannot pay at least one-third of your account balance during fee payment week. For emergency financial needs, you can apply for an emergency loan from the Business Services Office.

For more information about the Revolving Charge Program, short-term deferment or emergency loans, contact

the Business Office at 503-838-8201. For other emergency financial needs, you may contact the Vice President for Student Affairs Office at 503-838-8221.

### How do I contact the WOU Financial Aid Office for more information?

Financial Aid Office  
345 N. Monmouth Ave.  
Western Oregon University, Monmouth, OR 97361  
503-838-8475 • Toll Free 1-877-877-1593  
[www.wou.edu/financialaid](http://www.wou.edu/financialaid)  
[finaid@wou.edu](mailto:finaid@wou.edu)

WOU Federal School Code: 003209

### Office hours and location

The Financial Aid Office is open 8 a.m. to 5 p.m., Monday-Thursday and 10 a.m. to 5 p.m. on Friday. The office is located on the third floor of the administration building.

### Other sources of financial aid information

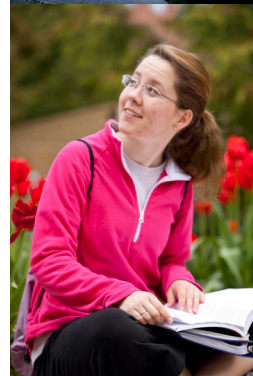
Oregon Student Assistance Commission:  
1-800-452-8807  
[www.osac.state.or.us](http://www.osac.state.or.us)  
[www.getcollegefunds.org](http://www.getcollegefunds.org)

United States Department of Education:  
Order a duplicate SAR, add WOU to your FAFSA, or for general financial aid information:  
1-800-4-FED-AID (1-800-433-3243)  
TTY 1-800-730-8913  
[www.ed.gov/finaid](http://www.ed.gov/finaid)

Free Application for Federal Student Aid (FAFSA): [www.fafsa.gov](http://www.fafsa.gov)

Private scholarship and general financial aid information: [www.finaid.org](http://www.finaid.org)

Western Oregon University Web site: [www.wou.edu](http://www.wou.edu)



Western Oregon University  
345 N. Monmouth Ave.  
Monmouth, OR 97361  
503-838-8000

**financial aid** office  
finaid@wou.edu 503-838-8475

**admissions** office wolfgram@wou.edu  
503-838-8211 1-877-877-1593



### **Accreditation**

WOU is accredited by the Northwest Commission on Colleges and Universities (NWCCU), National Council for Accreditation of Teacher Education (NCATE), American Association of Colleges for Teacher Education (AACTE), National Association of Schools of Music (NASM), Council on Rehabilitation Education (CORE), and Oregon State Teacher Standards and Practices Commission (TSPC). Students may review accreditation documents in the Office of the Provost or the Hamersly Library.

WOU, a member of the Oregon University System, prohibits discrimination based on race, marital status, religion, sex, age, disability, sexual orientation or national origin. This policy implements various federal and state laws, executive orders, Title IX and its regulations and applies to employment, admission, education and facilities. Direct inquiries to the Affirmative Action Office, 345 N. Monmouth Ave., Monmouth, OR 97361.

*You're going places.*

**wou.edu**